

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MICHIGAN**

In re:	§	Case No. 20-32099-JDA
	§	
ROGER A. KAHL	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 12/29/2020. The undersigned trustee was appointed on 12/29/2020.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized gross receipts of \$10,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$1.36</u>
Bank service fees	<u>\$91.65</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
 Leaving a balance on hand of ¹	 <u>\$9,906.99</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 05/11/2021 and the deadline for filing government claims was 06/10/2021. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,750.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,750.00, for a total compensation of \$1,750.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$37.00, for total expenses of \$37.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 06/02/2022

By: /s/ Samuel D. Sweet
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1

INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page No: 1

Exhibit A

Case No.: 20-32099-JDA
Case Name: KAHL, ROGER A.
For the Period Ending: 6/2/2022

Trustee Name: Samuel D. Sweet
Date Filed (f) or Converted (c): 12/29/2020 (f)
§341(a) Meeting Date: 02/04/2021
Claims Bar Date: 05/11/2021

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA = § 554(a) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA) / Gross Value of Remaining Assets
Ref. #					
1	6401 Birch Meadows Ln. Fowlerville MI 48836	\$180,000.00	\$10,000.00	\$10,000.00	FA
2	2016 Ford Focus Mileage: 70000	\$4,000.00	\$0.00	\$0.00	FA
3	2018 Ford Escape Mileage: 00 Other Information: Lease	\$0.00	\$0.00	\$0.00	FA
4	2006 Jeep Liberty Mileage: 120000	\$1,000.00	\$0.00	\$0.00	FA
5	Misc. household goods including couches, chairs, tables, beds and bedroom furniture, kitchen supplies, ect	\$2,000.00	\$0.00	\$0.00	FA
6	Misc. personal electronics including cell phones, televisions, ect...	\$1,000.00	\$0.00	\$0.00	FA
7	2 pistol 3 rifles	\$1,000.00	\$0.00	\$0.00	FA
8	Misc. personal clothing	\$400.00	\$0.00	\$0.00	FA
9	2 dogs	\$100.00	\$0.00	\$0.00	FA
10	Huntington Bank	\$230.00	\$0.00	\$0.00	FA
11	LOC Federal Credit Union	\$5.00	\$0.00	\$0.00	FA
12	LOC Federal Credit Union	\$5.00	\$0.00	\$0.00	FA
13	Huntington Bank	\$50.00	\$0.00	\$0.00	FA
14	401(k)	\$45,807.00	\$0.00	\$0.00	FA
15	2020 YTD accrued tax refund	\$3,000.00	\$0.00	\$0.00	FA

TOTALS (Excluding unknown value)

\$238,597.00 \$10,000.00

Gross Value of Remaining Assets

\$10,000.00 \$0.00

Initial Projected Date Of Final Report (TFR): 12/29/2022
Current Projected Date Of Final Report (TFR): 12/29/2022

/s/ SAMUEL D. SWEET

SAMUEL D. SWEET

FORM 2

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 20-32099-JDA
Case Name: KAHL, ROGER A.
Primary Taxpayer ID #: **_***6068
Co-Debtor Taxpayer ID #:
For Period Beginning: 12/29/2020
For Period Ending: 6/2/2022

Trustee Name: Samuel D. Sweet
Bank Name: Pinnacle Bank
Checking Acct #: *****0138
Account Title:
Blanket bond (per case limit): \$2,000,000.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
04/28/2021	(1)	Roger A. Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$3,000.00		\$3,000.00
04/30/2021		Pinnacle Bank	Service Charge	2600-000		\$0.67	\$2,999.33
05/28/2021		Pinnacle Bank	Service Charge	2600-000		\$4.45	\$2,994.88
06/30/2021	(1)	Roger A. Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$600.00		\$3,594.88
06/30/2021		Pinnacle Bank	Service Charge	2600-000		\$4.33	\$3,590.55
07/30/2021		Pinnacle Bank	Service Charge	2600-000		\$5.33	\$3,585.22
08/31/2021		Pinnacle Bank	Service Charge	2600-000		\$5.32	\$3,579.90
09/29/2021	(1)	Roger Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$900.00		\$4,479.90
09/30/2021		Pinnacle Bank	Service Charge	2600-000		\$5.23	\$4,474.67
10/29/2021		Pinnacle Bank	Service Charge	2600-000		\$6.65	\$4,468.02
11/30/2021		Pinnacle Bank	Service Charge	2600-000		\$6.42	\$4,461.60
12/14/2021	(1)	Roger Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$600.00		\$5,061.60
12/22/2021	3001	Insurance Partners	Chapter 7 Blanket Bond Renewal Invoice #827357; Policy No. 3517698, 11/1/2021 - 11/1/2022	2300-000		\$1.36	\$5,060.24
12/31/2021		Pinnacle Bank	Service Charge	2600-000		\$7.14	\$5,053.10
01/31/2022		Pinnacle Bank	Service Charge	2600-000		\$7.51	\$5,045.59
02/11/2022	(1)	Roger A. Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$600.00		\$5,645.59
02/28/2022		Pinnacle Bank	Service Charge	2600-000		\$7.29	\$5,638.30
03/31/2022		Pinnacle Bank	Service Charge	2600-000		\$8.38	\$5,629.92
04/20/2022	(1)	Roger A. Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$2,000.00		\$7,629.92
04/29/2022		Pinnacle Bank	Service Charge	2600-000		\$9.21	\$7,620.71
05/11/2022	(1)	Roger Kahl	Payment on Compromise w/Debtor p/o 4/16/2021	1110-000	\$2,300.00		\$9,920.71
05/31/2022		Pinnacle Bank	Service Charge	2600-000		\$13.72	\$9,906.99

FORM 2

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORDCase No. 20-32099-JDACase Name: KAHL, ROGER A.Primary Taxpayer ID #: **_***6068

Co-Debtor Taxpayer ID #:

For Period Beginning: 12/29/2020For Period Ending: 6/2/2022Trustee Name: Samuel D. SweetBank Name: Pinnacle BankChecking Acct #: *****0138

Account Title:

Blanket bond (per case limit): \$2,000,000.00

Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$10,000.00	\$93.01	\$9,906.99
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$10,000.00	\$93.01	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$10,000.00	\$93.01	

For the period of 12/29/2020 to 6/2/2022

Total Compensable Receipts:	\$10,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$10,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$93.01
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$93.01
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 02/16/2021 to 6/2/2022

Total Compensable Receipts:	\$10,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$10,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$93.01
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$93.01
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No.	<u>20-32099-JDA</u>	Trustee Name:	<u>Samuel D. Sweet</u>
Case Name:	<u>KAHL, ROGER A.</u>	Bank Name:	<u>Pinnacle Bank</u>
Primary Taxpayer ID #:	<u>**_***6068</u>	Checking Acct #:	<u>*****0138</u>
Co-Debtor Taxpayer ID #:		Account Title:	
For Period Beginning:	<u>12/29/2020</u>	Blanket bond (per case limit):	<u>\$2,000,000.00</u>
For Period Ending:	<u>6/2/2022</u>	Separate bond (if applicable):	

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSE	ACCOUNT BALANCES
	\$10,000.00	\$93.01	\$9,906.99

For the period of 12/29/2020 to 6/2/2022

Total Compensable Receipts:	\$10,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$10,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$93.01
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$93.01
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the case between 12/29/2020 to 6/2/2022

Total Compensable Receipts:	\$10,000.00
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$10,000.00
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$93.01
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$93.01
Total Internal/Transfer Disbursements:	\$0.00

/s/ SAMUEL D. SWEET

SAMUEL D. SWEET

CLAIM ANALYSIS REPORT

Page No: 1
Exhibit CCase No. 20-32099-JDA
Case Name: KAHL, ROGER A.Trustee Name: Samuel D. Sweet
Date: 6/2/2022Claims Bar Date: 05/11/2021

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	SAMUEL D. SWEET 52 E. Burdick St. #10 Oxford MI 48371	Trustee Compensation	Allowed	2100-000	\$1,750.00	\$0.00	\$0.00	\$0.00	\$1,750.00
	SAMUEL D. SWEET 52 E. Burdick St. #10 Oxford MI 48371	Trustee Expenses	Allowed	2200-000	\$37.00	\$0.00	\$0.00	\$0.00	\$37.00
	SAMUEL D. SWEET, PLC 52 E. Burdick St. #10 Oxford MI 48371	Attorney for Trustee Expenses (Trustee Firm)	Allowed	3120-000	\$23.44	\$0.00	\$0.00	\$0.00	\$23.44
	SAMUEL D. SWEET, PLC 52 E. Burdick St. #10 Oxford MI 48371	Attorney for Trustee Fees (Trustee Firm)	Allowed	3110-000	\$3,450.00	\$0.00	\$0.00	\$0.00	\$3,450.00
1	FORD MOTOR CREDIT COMPANY, LLC DEPT. 55953 PO Box 55000 Detroit MI 48255-0953	General Unsecured § 726(a)(2)	Allowed	7100-000	\$7,021.57	\$0.00	\$0.00	\$0.00	\$7,021.57
2	CITIBANK, N.A. 5800 S Corporate Pl Sioux Falls SD 57108-5027	General Unsecured § 726(a)(2)	Allowed	7100-000	\$411.26	\$0.00	\$0.00	\$0.00	\$411.26

Claim Notes: (2-1) Money Loaned

3	LOC FEDERAL CREDIT UNION 22981 Farmington Rd. Farmington MI 48336-3915	General Unsecured § 726(a)(2)	Allowed	7100-000	\$96.00	\$0.00	\$0.00	\$0.00	\$96.00
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Claim Notes: (3-1) OVERDRAFT

4	LOC FEDERAL CREDIT UNION 22981 Farmington Rd. Farmington MI 48336-3915	General Unsecured § 726(a)(2)	Allowed	7100-000	\$10,278.28	\$0.00	\$0.00	\$0.00	\$10,278.28
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Claim Notes: (4-1) VISA PLATINUM DATED 3/10/14

CLAIM ANALYSIS REPORT

Page No: 2
Exhibit CCase No. 20-32099-JDA
Case Name: KAHL, ROGER A.Trustee Name: Samuel D. Sweet
Date: 6/2/2022Claims Bar Date: 05/11/2021

Claim No.:	Creditor Name	Claim Class	Claim Status	Uniform Tran Code	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
5	QUANTUM3 GROUP LLC AS AGENT FOR MERCURY FINANCIAL LLC PO Box 788 Kirkland WA 98083-0788	General Unsecured § 726(a)(2)	Allowed	7100-000	\$3,885.60	\$0.00	\$0.00	\$0.00	\$3,885.60

Claim Notes: (5-1) Money Loaned

6	RESURGENT RECEIVABLES, LLC RESURGENT CAPITAL SERVICES PO Box 10587 Greenville SC 29603-0587	General Unsecured § 726(a)(2)	Allowed	7100-000	\$2,097.79	\$0.00	\$0.00	\$0.00	\$2,097.79
7	RESURGENT RECEIVABLES, LLC RESURGENT CAPITAL SERVICES PO Box 10587 Greenville SC 29603-0587	General Unsecured § 726(a)(2)	Allowed	7100-000	\$427.06	\$0.00	\$0.00	\$0.00	\$427.06

\$29,478.00	\$0.00	\$0.00	\$0.00	\$29,478.00
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CLAIM ANALYSIS REPORT

Page No: 3
Exhibit C

Case No. 20-32099-JDA
Case Name: KAHL, ROGER A.
Claims Bar Date: 05/11/2021

Trustee Name: Samuel D. Sweet
Date: 6/2/2022

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Attorney for Trustee Expenses (Trustee Firm)	\$23.44	\$23.44	\$0.00	\$0.00	\$0.00	\$23.44
Attorney for Trustee Fees (Trustee Firm)	\$3,450.00	\$3,450.00	\$0.00	\$0.00	\$0.00	\$3,450.00
General Unsecured § 726(a)(2)	\$24,217.56	\$24,217.56	\$0.00	\$0.00	\$0.00	\$24,217.56
Trustee Compensation	\$1,750.00	\$1,750.00	\$0.00	\$0.00	\$0.00	\$1,750.00
Trustee Expenses	\$37.00	\$37.00	\$0.00	\$0.00	\$0.00	\$37.00

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 20-32099-JDA
Case Name: ROGER A. KAHL
Trustee Name: Samuel D. Sweet

Balance on hand: \$9,906.99

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$9,906.99

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Samuel D. Sweet, Trustee Fees	\$1,750.00	\$0.00	\$1,750.00
Samuel D. Sweet, Trustee Expenses	\$37.00	\$0.00	\$37.00
Samuel D. Sweet, PLC, Attorney for Trustee Fees	\$3,450.00	\$0.00	\$3,450.00
Samuel D. Sweet, PLC, Attorney for Trustee Expenses	\$23.44	\$0.00	\$23.44

Total to be paid for chapter 7 administrative expenses: \$5,260.44
Remaining balance: \$4,646.55

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$4,646.55

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00

Remaining balance: \$4,646.55

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$24,217.56 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.2 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Ford Motor Credit Company, LLC Dept. 55953	\$7,021.57	\$0.00	\$1,347.20
2	Citibank, N.A.	\$411.26	\$0.00	\$78.91
3	LOC Federal Credit Union	\$96.00	\$0.00	\$18.42
4	LOC Federal Credit Union	\$10,278.28	\$0.00	\$1,972.06
5	Quantum3 Group LLC as agent for Mercury Financial LLC	\$3,885.60	\$0.00	\$745.52
6	Resurgent Receivables, LLC Resurgent Capital Services	\$2,097.79	\$0.00	\$402.50
7	Resurgent Receivables, LLC Resurgent Capital Services	\$427.06	\$0.00	\$81.94

Total to be paid to timely general unsecured claims: \$4,646.55

Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00

Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims:	<u>\$0.00</u>
Remaining balance:	<u>\$0.00</u>